

**United States Bankruptcy Court
Western District of Oklahoma**

In re Alfredo Picazo and Carol PicazoCase No. 18-12760

CHAPTER 13 PLAN

☒ Check if this is an amended plan

1. NOTICES:

To Debtors: This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances or that it is permissible in your judicial district. Plans that do not comply with local rules and judicial rulings may not be confirmable.

In the following notice to creditors, you must check each box that applies.

To Creditors: Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.

You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless otherwise ordered by the Bankruptcy Court. The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015. In addition, you must file a timely proof of claim in order to be paid under any plan.

The plan contains nonstandard provisions set out in Section 10.	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
The plan limits the amount of a secured claim based on a valuation of the collateral in accordance with Section 5.C.(2)(b).	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
The plan avoids a security interest or lien in accordance with Section 9.	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No

- 2. PAYMENTS TO THE TRUSTEE:** The Debtor (or the Debtor's employer) shall pay to the Trustee the sum of \$2,986.01 per month for 60 months. If the plan payment structure is in the form of step payments, the payment structure is indicated below. Plan payments to the Trustee shall commence on or before 30 days after the Chapter 13 Petition is filed. The Debtor shall turn over such additional funds as required by law and/or any Court Order.

Step payments: \$

Minimum total of plan payments: \$ 179,160.00

The Debtor intends to pay plan payments:

- ☒ Direct or
☐ By wage deduction from employer of: ☐ Debtor
☐ Joint Debtor

Debtor's Pay Frequency: ☒ Monthly ☐ Semi-monthly (24 times per year) ☐ Bi-weekly (26 times per year) ☐ Weekly ☐ Other

Joint Debtor's Pay Frequency: ☒ Monthly ☐ Semi-monthly (24 times per year) ☐ Bi-weekly (26 times per year) ☐ Weekly
☐ Other

- 3. PLAN LENGTH:** This plan is a 60 month plan.

4. GENERAL PROVISIONS:

- a. As used herein, the term "Debtor" shall include both Debtors in a joint case.
- b. Student loans are non-dischargeable unless determined in an adversary proceeding to constitute an undue hardship under 11 U.S.C. §523(a)(8).

- c. The Trustee will make no disbursements to any creditor until an allowed proof of claim has been filed. In the case of a secured claim, the party filing the claim must attach proper proof of perfection of its security interest as a condition of payment by the Trustee.
- d. Creditors not advising the Trustee of address changes may be deemed to have abandoned their claims.
- e. All property shall remain property of the estate and shall vest in the Debtor only upon dismissal, discharge, conversion or other specific Order of the Court. The Debtor shall be responsible for the preservation and protection of all property of the estate not transferred to and in the actual possession of the Trustee.
- f. The debtor is prohibited from incurring any debts except such debts approved pursuant to the Court's directives or as necessary for medical or hospital care.

5. DISBURSEMENTS TO BE MADE BY TRUSTEE:

A. ADMINISTRATIVE EXPENSES:

- (1) Estimated Trustee's Fee: 6.3 %
- (2) Attorney's Fee (unpaid portion): \$ 2,000.00 to be paid through plan in monthly payments
- (3) Filing Fee (unpaid portion): \$

B. PRIORITY CLAIMS UNDER 11 U.S.C. § 507:

(1) DOMESTIC SUPPORT OBLIGATIONS:

- (a) Debtor is required to pay all post-petition domestic support obligations directly to the holder of the claim.
- (b) The name(s) of the holder(s) of any domestic support obligation are as follows:

(c) Anticipated Domestic Support Obligation Arrearage Claims. Unless otherwise specified in this Plan, priority claims under 11 U.S.C. § 507(a)(1) will be paid in full pursuant to 11 U.S.C. § 1322(a)(2). These claims will be paid at the same time as secured claims. Any allowed claim for a domestic support obligation that remains payable to the original creditor shall be paid in full pursuant to the filed claim, unless limited by separate Court Order or filed Stipulation.

☐ Arrearage shall be paid through wage assignment, pursuant to previous Order entered by a non-bankruptcy Court.

☐ Arrearage shall be paid in full through the plan.

Name	Estimated arrearage claim	Projected monthly arrearage payment in plan
	\$	\$
	\$	\$

(d) Pursuant to §§ 507(a)(1)(B) and 1322(a)(4), the following domestic support obligation claims are assigned to, owed to, or recoverable by a governmental unit, and shall be paid as follows:

Claimant and proposed treatment:	
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(2) OTHER PRIORITY CLAIMS:

- (a) Pre-petition and/or post-petition priority tax claims shall be paid in full pursuant to the filed claim unless limited by separate Court Order or filed Stipulation.

Name	Estimated Claim
IRS	\$9,486.14
	\$

- (b) All other holders of priority claims listed below shall be paid in full as follows:

Name	Amount of Claim
	\$
	\$

C. SECURED CLAIMS:

(1) PRE-CONFIRMATION ADEQUATE PROTECTION: Pre-confirmation adequate protection payments to the following Creditors holding allowed claims secured by a purchase money security interest in personal property shall be paid by the Trustee through the plan as provided below. Adequate protection payments shall not be paid until the Creditor files a proof of claim, with proper proof of security attached.

Name	Collateral Description	Pre-Confirmation Monthly Payment
Nation's Lending	2707 Meadowview Dr.	\$200.00
Navy Federal Credit Union	2015 Toyota Tacoma	\$200.00
		\$

(2) SECURED DEBTS WHICH WILL NOT EXTEND BEYOND THE LENGTH OF THE PLAN:

(a) SECURED CLAIMS NOT SUBJECT TO VALUATION: Secured creditors with a purchase money security interest securing a debt either incurred within the 910-day period preceding the filing of the bankruptcy petition where the collateral is a motor vehicle acquired for personal use, or incurred within the 1-year period preceding the bankruptcy petition where the collateral is any other thing of value, shall be paid in full with interest at the rate stated below. The amount stated on an allowed proof of claim controls over any contrary amount listed below.

Name	Collateral Description	Estimated Amount of Claim	Monthly Payment	Interest Rate
Navy Federal Credit Union	2015 Toyota Tacoma	\$22,672.39	\$ Pro-Rata	6.45 %
		\$	\$	%
		\$	\$	%

(b) SECURED CLAIMS SUBJECT TO VALUATION: All other secured creditors, except secured tax creditors, shall be paid the proposed secured value with interest in the amounts stated below. To the extent the proposed secured value exceeds the secured claim, only the claim amount, plus interest shall be paid. Secured tax claims shall be paid as filed unless limited by separate Court Order.

NOTE: The valuation of real estate requires the filing of a motion to determine value and the entry of a separate Court Order before any proposed secured value of real estate stated below may be approved.

Name	Collateral Description	Proposed Secured Value	Monthly Payment	Interest Rate
		\$	\$	%
		\$	\$	%
		\$	\$	%

(3) DEBTS SECURED BY PRINCIPAL RESIDENCE WHICH WILL EXTEND BEYOND THE LENGTH OF THE PLAN (LONG-TERM DEBTS):

Name	Collateral Description	*Monthly Ongoing Pymt	*1 st Post-petition Payment	*Estimated Amt of Arrearage	Interest On Arrearage
Nation's Lending	2707 Meadowview Dr.	\$1,498.00	\$0	\$17,048.62	0 %
		\$	\$	\$	%
		\$	\$	\$	%

*The "1st post-petition payment" is the monthly ongoing mortgage payment which comes due between the petition date and the due date of the first plan payment. The arrearage amounts, monthly ongoing payment, and 1st post-petition payment are estimated and will be paid

according to the amount stated on the claim unless objected to and limited by separate Court Order. The interest rate to be paid on the arrearage and the 1st post-petition payment is reflected above.

(4) OTHER SECURED DEBTS WHICH WILL EXTEND BEYOND THE LENGTH OF THE PLAN (LONG-TERM DEBTS):

Name	Collateral Description	*Monthly Ongoing Pymt	*1 st Post-petition Payment	*Estimated Amt of Arrearage	Interest On Arrearage
		\$	\$	\$	%
		\$	\$	\$	%
		\$	\$	\$	%

* The "1st post-petition payment" is the monthly ongoing payment which comes due between the petition date and the due date of the first plan payment. The arrearage amounts, monthly ongoing payment, and 1st post-petition payment are estimated and will be paid according to the amount stated on the claim unless objected to and limited by separate Court Order. The interest rate to be paid on the arrearage and the 1st post-petition payment is reflected above.

D. UNSECURED CLAIMS:

(1) Special Nonpriority Unsecured claims shall be paid in full plus interest at the rate stated below, as follows:

Name	Amount of Claim	Interest Rate
	\$	%
	\$	%
	\$	%

(2) General Nonpriority Unsecured: Other unsecured creditors shall be paid pro-rata approximately ____ percent, unless the plan guarantees a set dividend as follows:

Guaranteed dividend to non-priority unsecured creditors: _____.

6. DIRECT PAYMENTS BY DEBTOR: The Debtor shall make regular payments directly to the following creditors:

Name	Amount of Claim	Monthly Payment	Collateral Description if Applicable
	\$	\$	
	\$	\$	
	\$	\$	

NOTE: Direct payment will be allowed only if the debtor is current on the obligation, the last payment on the obligation comes due after the last payment under this plan, and no unfair preference is created by the direct payment.

7. EXECUTORY CONTRACTS AND UNEXPIRED LEASES: The plan rejects all executory contracts and unexpired leases, except as follows:

Name	Description of Contract or Lease

8. SURRENDERED PROPERTY: The following property is to be surrendered to the secured creditor, with a deficiency allowed, unless specified otherwise. The Debtor requests the automatic stay be terminated as to the surrendered collateral upon entry of Order Confirming Plan or other Order of the Court.

Name	Amount of Claim	Collateral Description
Bluegreen Corp.	\$ 8,774.00	Las Vegas Timeshare, 372 E Tropicana
	\$	
	\$	
	\$	

9. **LIEN AVOIDANCE:** No lien will be avoided by the confirmation of this plan. Liens may be avoided only by separate Court Order, upon proper Motion including reasonable notice and opportunity for hearing.

Liens Debtor intends to avoid:

Name	Amount of Claim	Description of Property
	\$	
	\$	
	\$	
	\$	

10. NONSTANDARD PLAN PROVISIONS: Any nonstandard provision placed elsewhere in this plan is void.

Debtor proposes direct payment to Military Star, per his contract, to preserve his security clearance.

☒ By checking this box certification is made by the Debtor, if not represented by an attorney, or the Attorney for Debtor, that the plan contains no nonstandard provision other than those set out in this paragraph.

Date 08/31/2018

Signature /s/ Alfredo Picazo
Debtor

Date 08/31/208

Signature /s/ Carol Picazo
Joint Debtor



Attorney Signature

Douglas F. DuFort

Attorney Name

2517

Bar Number

1107 West Walnut Avenue

Address

Duncan, OK. 73533

City, State, Postal Code

580-252-6023

Telephone Number

580-252-6363

Fax Number

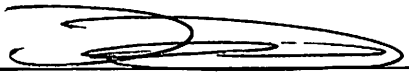
dufort@sbcglobal.net

Email Address

Attorney for Debtor(s)

CERTIFICATE OF MAILING

This is to certify that on the 4th day of September, 2018, I mailed a true and correct copy of the Chapter 13 Plan, with fully prepaid postage thereon to: John T. Hardman, Chapter 13 Trustee, P.O. Box 1948, Oklahoma City, Ok. 73101; and all on the attached mailing matrix.



Douglas F. DuFort

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P.O. BOX 965015
ORLANDO FL 32896-5015

BAER, TIMBERLAKE, COULSON & CATES, P.C.
4200 PERIMETER CENTER DR, STE. 100
OKLAHOMA CITY OK 73112

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WILMINGTON DE 19899

BLUEGREEN CORP
4960 CONFERENCE WAY N
BOCA RATON FL 33431

CAPITAL ONE
15000 CAPITAL ONE DR.
HENRICO VA 23238

CHASE BANK
P.O. BOX 15298
WILMINGTON DE 19850-5298

CREDENCE
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DALLAS TX 75248

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IRS
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PHILADELPHIA PA 19114

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71 STEVENESON ST., STE. 300
SAN FRANCISCO CA 94105

LVNV FUNDING
P.O. BOX 10584
GREENVILLE SC 29603

MILITARY STAR
3911 S WOLTON WALKER BLVD.
DALLAS TX 75236

NATION'S LENDING CORPORATION
4 SUMMIT PARK DR., STE. 200
INDEPENDENCE OH 44131

NAVY FEDERAL CREDIT UNION
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LAWTON OK 73505

ONE MAIN FINANCIAL
P.O. BOX 1010
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OU PHYSICIANS
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